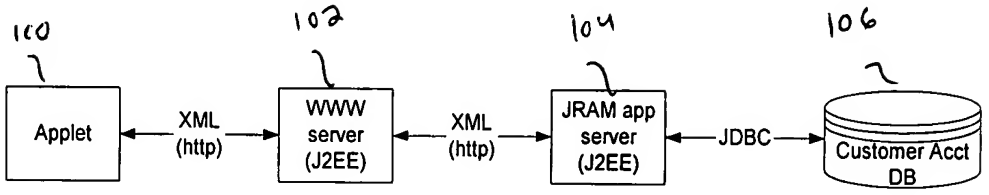

100
102
104
106
Applet
XML
(http)
WWW
server
(J2EE)
XML
(http)
JRAM app
server
(J2EE)
JDBC
Customer Acct
DB

FIG. 1

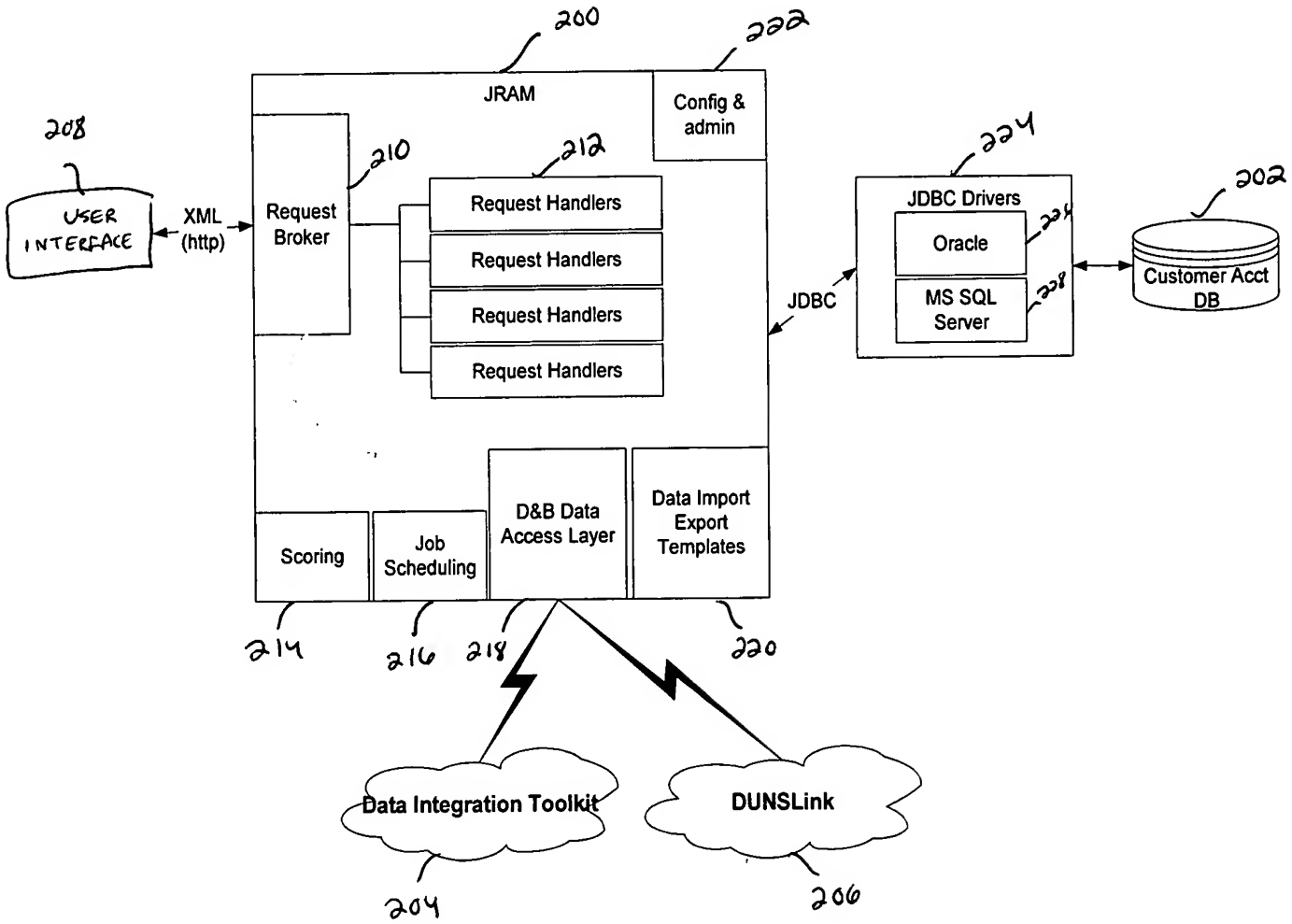

200
222
JRAM
Config & admin
208
USER INTERFACE
XML (http)
Request Broker
210
212
Request Handlers
Request Handlers
Request Handlers
Request Handlers
224
JDBC Drivers
Oracle
MS SQL Server
JDBC
202
Customer Acct DB
Scoring
Job Scheduling
D&B Data Access Layer
Data Import Export Templates
214
216
218
220
Data Integration Toolkit
DUNSLink
204
206

FIG. 2

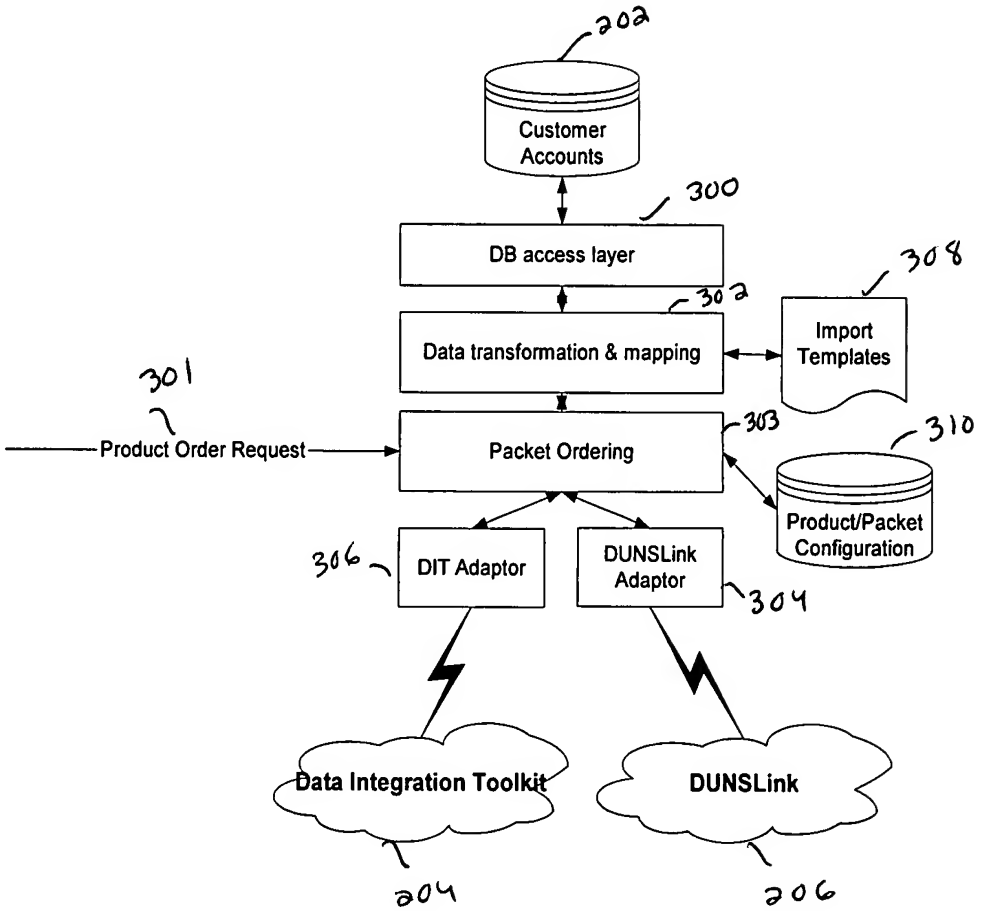

202
Customer Accounts
300
DB access layer
308
302
Import Templates
Data transformation & mapping
301
Product Order Request
303
310
Packet Ordering
Product/Packet Configuration
306
DIT Adaptor
DUNSLink Adaptor
304
Data Integration Toolkit
DUNSLink
204
206

FIG. 3

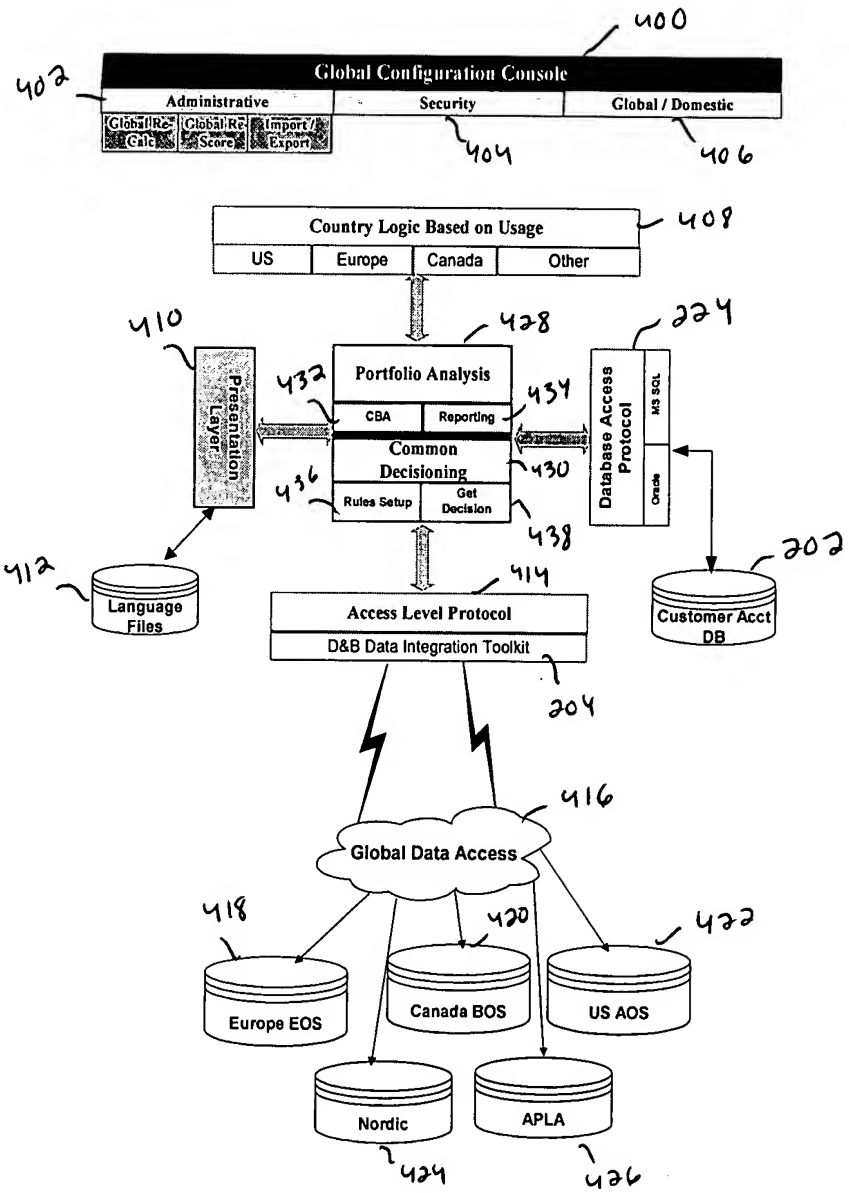

400
402
Global Configuration Console
Administrative
Global Re-Calc
Global Re-Score
Import / Export
Security
Global / Domestic
404
406
Country Logic Based on Usage
US
Europe
Canada
Other
408
410
Presentation Layer
428
Portfolio Analysis
CBA
Reporting
Common Decisioning
Rules Setup
Get Decision
432
434
436
430
438
224
Database Access Protocol
MS SQL
Oracle
412
Language Files
414
Access Level Protocol
D&B Data Integration Toolkit
204
202
Customer Acct DB
416
Global Data Access
418
420
422
Europe EOS
Canada BOS
US AOS
Nordic
APLA
424
426

FIG. 4

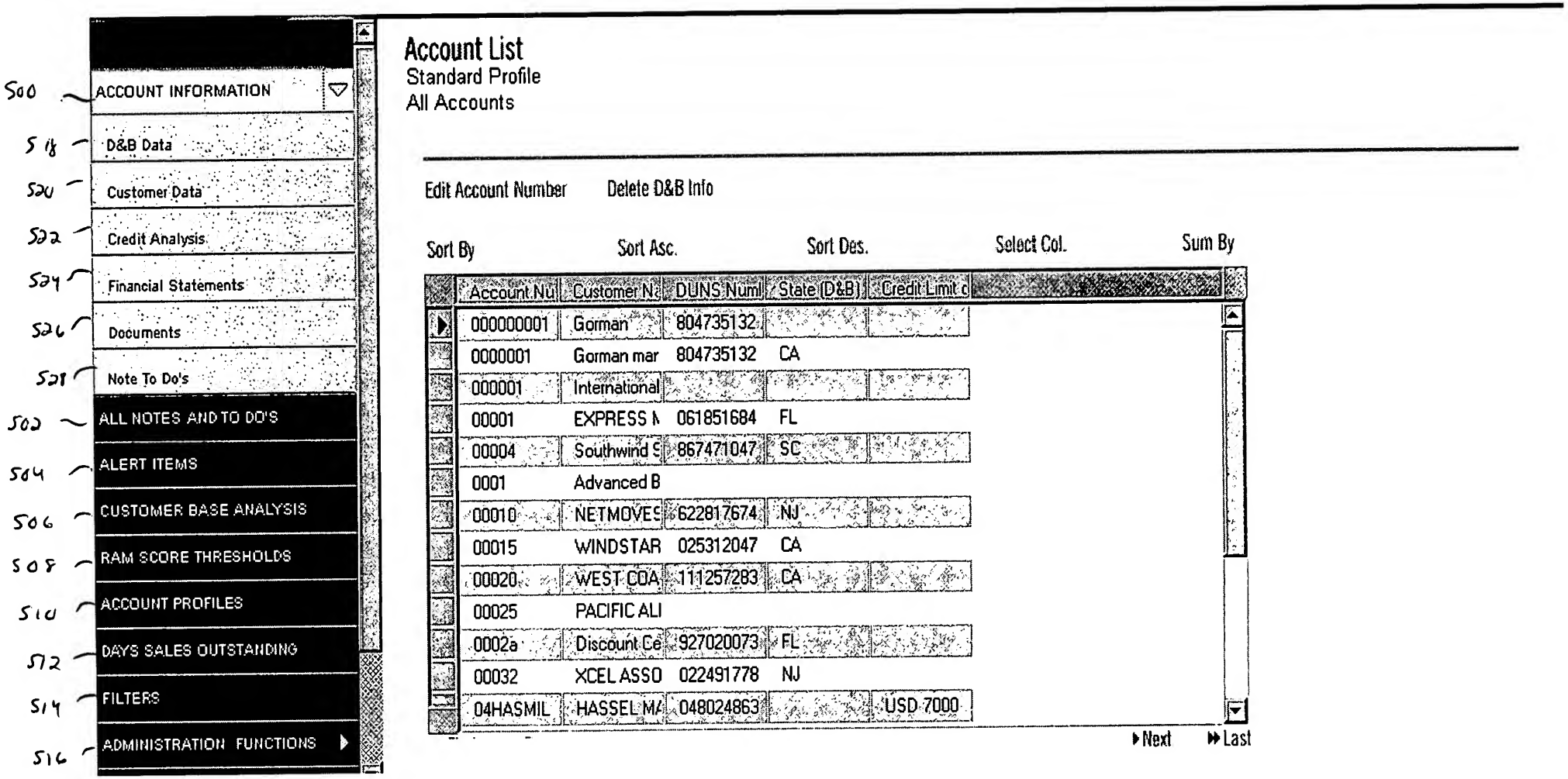
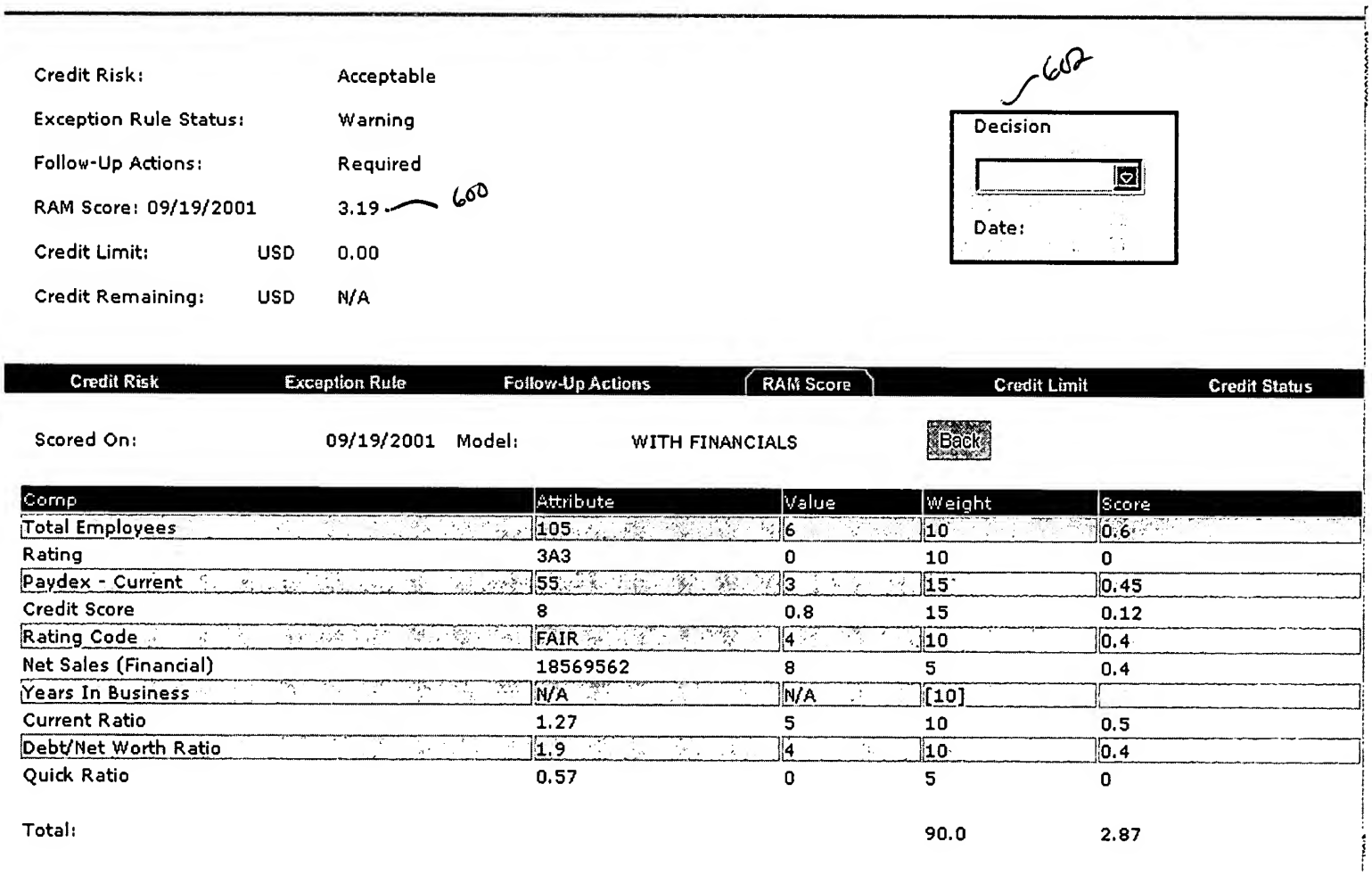

500
ACCOUNT INFORMATION
518
D&B Data
520
Customer Data
522
Credit Analysis
524
Financial Statements
526
Documents
528
Note To Do's
502
ALL NOTES AND TO DO'S
504
ALERT ITEMS
506
CUSTOMER BASE ANALYSIS
508
RAM SCORE THRESHOLDS
510
ACCOUNT PROFILES
512
DAYS SALES OUTSTANDING
514
FILTERS
516
ADMINISTRATION FUNCTIONS
Account List
Standard Profile
All Accounts
Edit Account Number
Delete D&B Info
Sort By
Sort Asc.
Sort Des.
Select Col.
Sum By
Account Nu
Customer N
DUNS Numl
State (D&B)
Credit Limit c
000000001 Gorman 804735132
0000001 Gorman mar 804735132 CA
000001 International
00001 EXPRESS N 061851684 FL
00004 Southwind S 867471047 SC
0001 Advanced B
00010 NETMOVES 622817674 NJ
00015 WINDSTAR 025312047 CA
00020 WEST COA 111257283 CA
00025 PACIFIC ALI
0002a Discount Ce 927020073 FL
00032 XCEL ASSO 022491778 NJ
04HASMIL HASSEL MA 048024863 USD 7000
Next
Last

FIG. 5



Comp	Attribute	Value	Weight	Score
Total Employees	105	6	10	0.6
Rating	3A3	0	10	0
Paydex - Current	55	3	15	0.45
Credit Score	8	0.8	15	0.12
Rating Code	FAIR	4	10	0.4
Net Sales (Financial)	18569562	8	5	0.4
Years In Business	N/A	N/A	[10]	
Current Ratio	1.27	5	10	0.5
Debt/Net Worth Ratio	1.9	4	10	0.4
Quick Ratio	0.57	0	5	0
Total:			90.0	2.87

FIG. 6

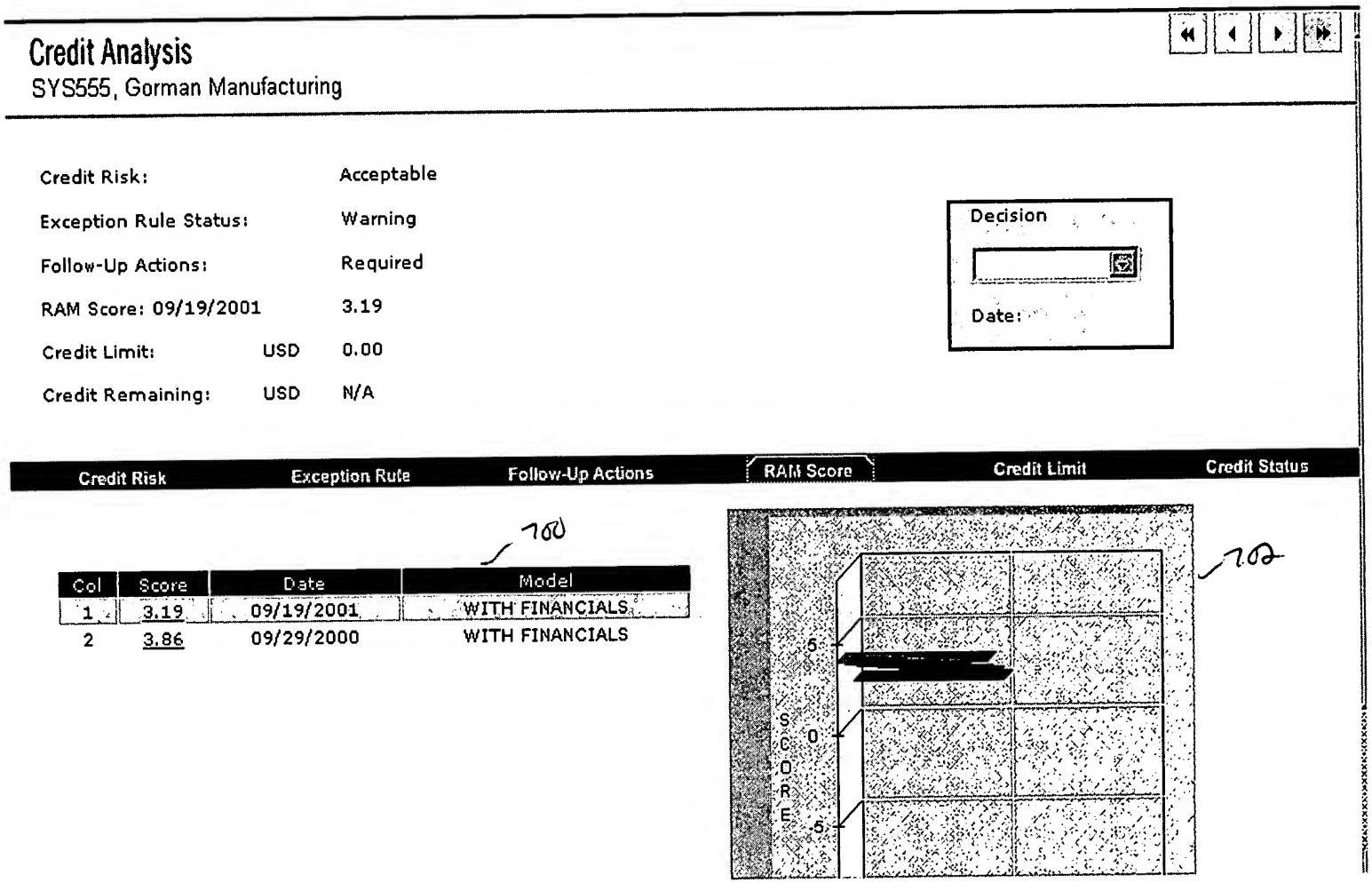

Credit Analysis
SYS555, Gorman Manufacturing
Credit Risk: Acceptable
Exception Rule Status: Warning
Follow-Up Actions: Required
RAM Score: 09/19/2001 3.19
Credit Limit: USD 0.00
Credit Remaining: USD N/A
Decision
Date:
Credit Risk
Exception Rule
Follow-Up Actions
RAM Score
Credit Limit
Credit Status
700
Col
Score
Date
Model
1
3.19
09/19/2001
WITH FINANCIALS
2
3.86
09/29/2000
WITH FINANCIALS
702
5
0
5
SCORE

FIG. 7

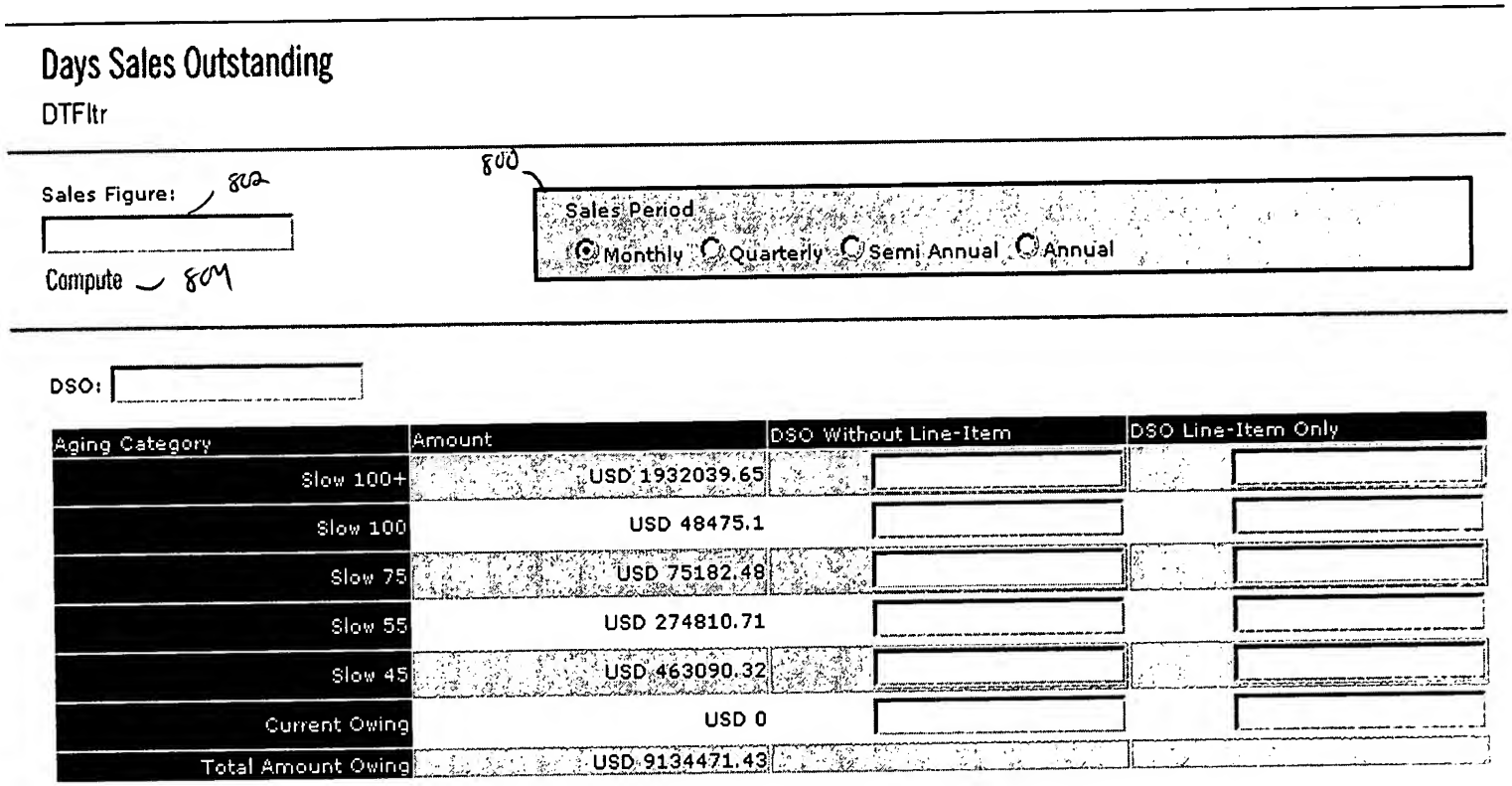

Days Sales Outstanding
DTFItr
Sales Figure:
802
800
Sales Period
Monthly
Quarterly
Semi Annual
Annual
Compute
804
DSO:
Aging Category
Amount
DSO Without Line-Item
DSO Line-Item Only
Slow 100+
USD 1932039.65
Slow 100
USD 48475.1
Slow 75
USD 75182.48
Slow 55
USD 274810.71
Slow 45
USD 463090.32
Current Owing
USD 0
Total Amount Owing
USD 9134471.43

FIG. 8

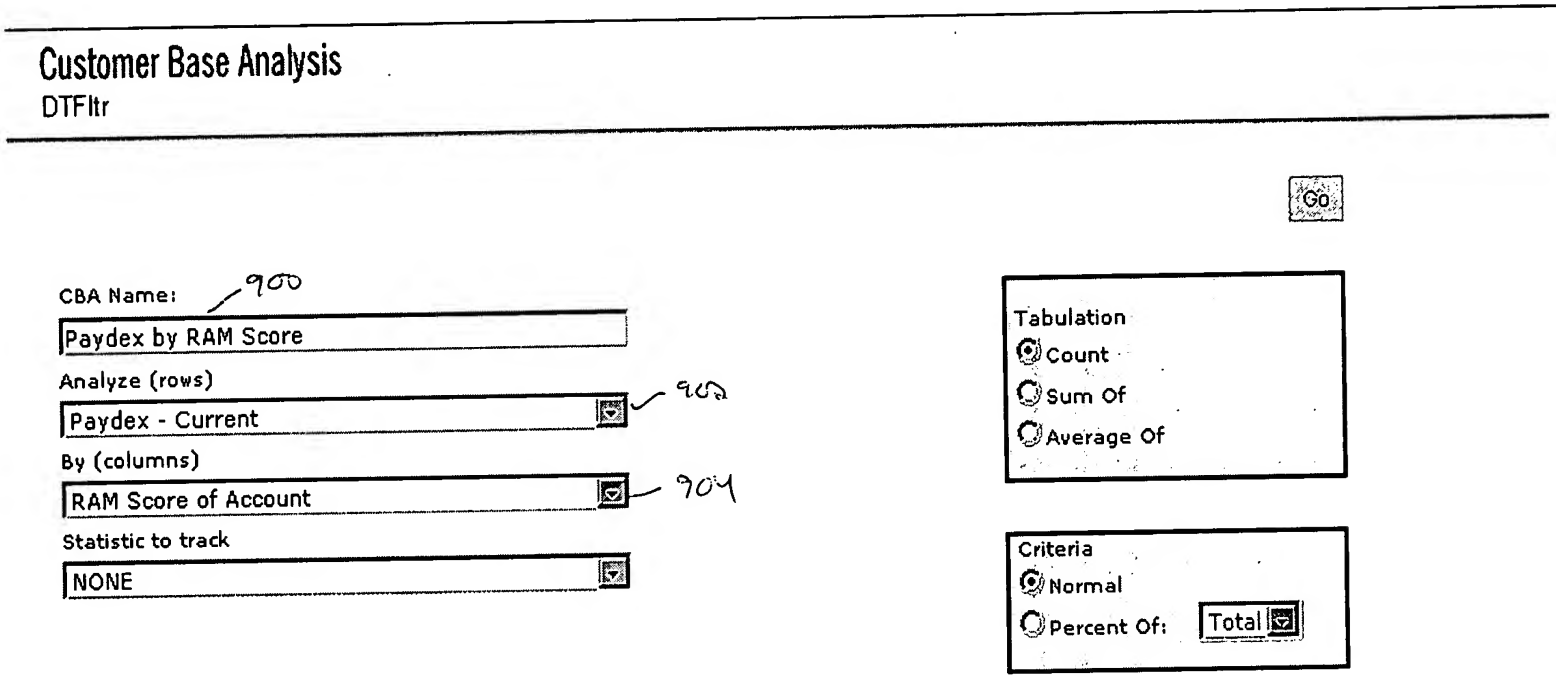

Customer Base Analysis
DTFltr
Go
CBA Name:
900
Paydex by RAM Score
Analyze (rows)
902
Paydex - Current
By (columns)
904
RAM Score of Account
Statistic to track
NONE
Tabulation
Count
Sum Of
Average Of
Criteria
Normal
Percent Of:
Total

FIG. 9

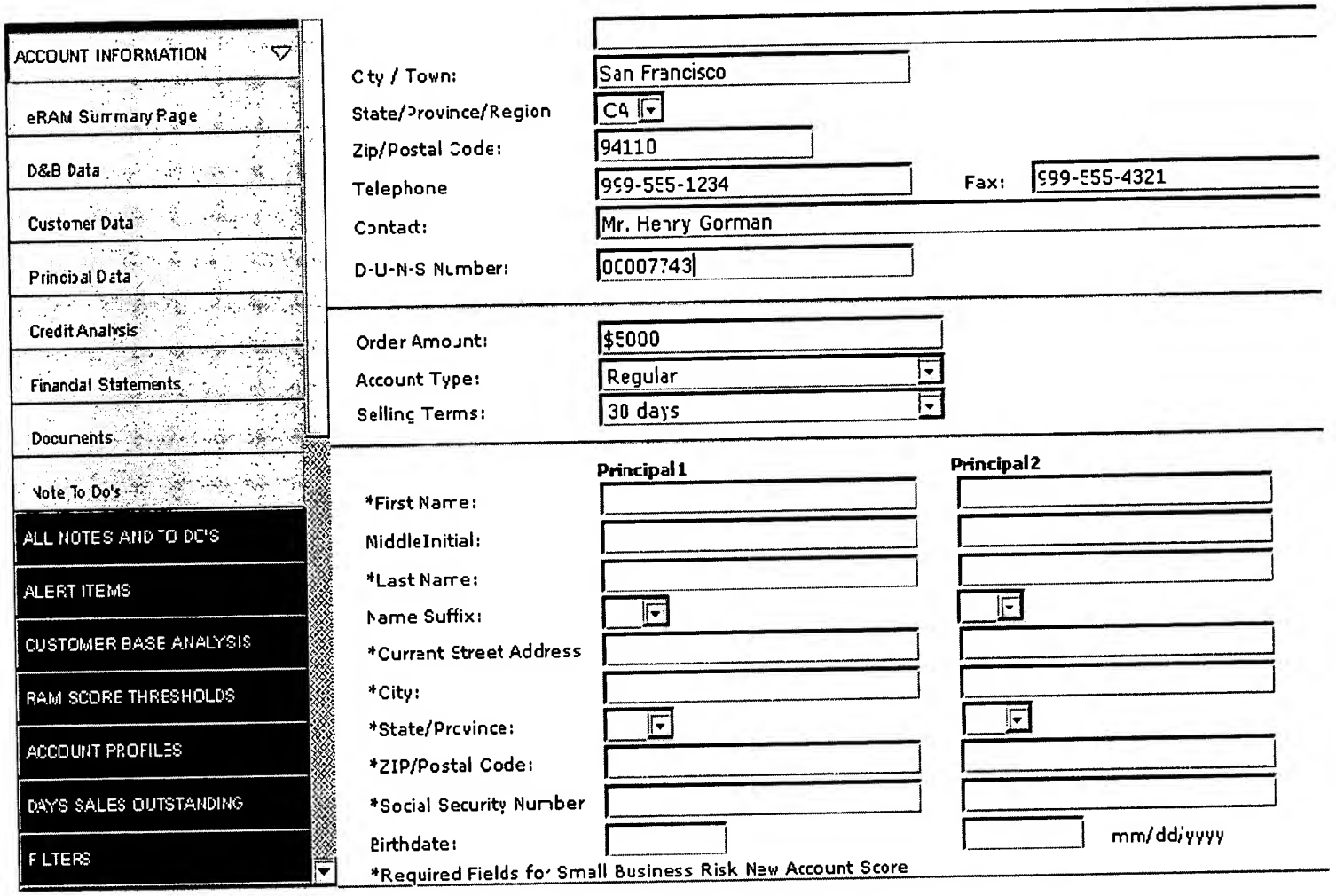

ACCOUNT INFORMATION
eRAM Summary Page
D&B Data
Customer Data
Principal Data
Credit Analysis
Financial Statements
Documents
Note To Do's
ALL NOTES AND TO DO'S
ALERT ITEMS
CUSTOMER BASE ANALYSIS
RAM SCORE THRESHOLDS
ACCOUNT PROFILES
DAYS SALES OUTSTANDING
FILTERS
City / Town: San Francisco
State/Province/Region CA
Zip/Postal Code: 94110
Telephone 999-555-1234
Fax: 999-555-4321
Contact: Mr. Henry Gorman
D-U-N-S Number: 0C007743
Order Amount: $5000
Account Type: Regular
Selling Terms: 30 days
Principal1
Principal2
*First Name:
MiddleInitial:
*Last Name:
Name Suffix:
*Current Street Address
*City:
*State/Province:
*ZIP/Postal Code:
*Social Security Number
Birthdate:
mm/dd/yyyy
*Required Fields for Small Business Risk New Account Score

FIG. 10

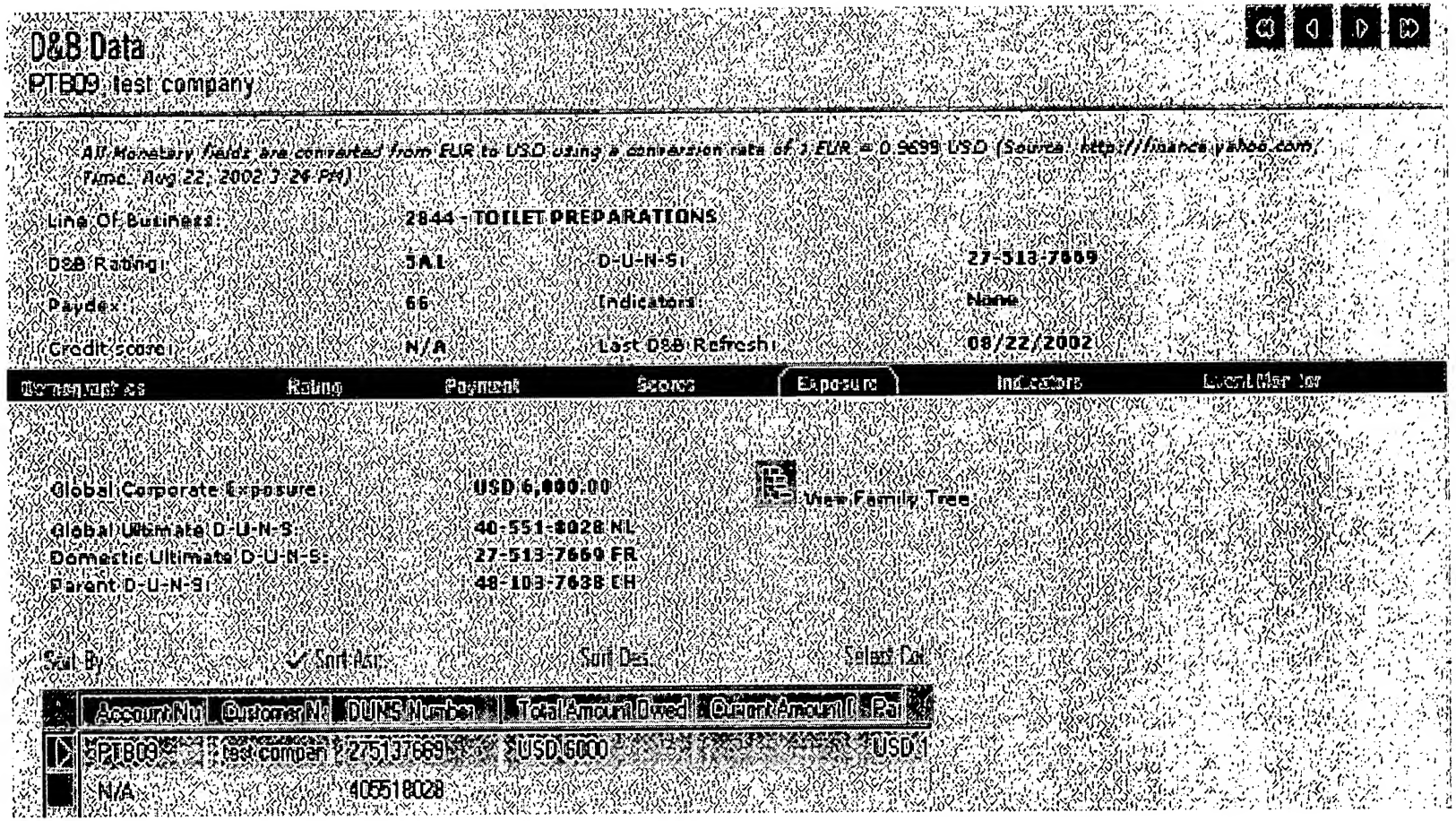

D&B Data
PTB09, test company
All Monetary fields are converted from EUR to USD using a conversion rate of 1 EUR = 0.9699 USD (Source: http://finance.yahoo.com/
Time: Aug 22, 2002 3:26 PM)
Line Of Business:
2844 - TOILET PREPARATIONS
D&B Rating:
3A1
D-U-N-S:
27-513-7669
Paydex:
66
Indicators:
None
Credit score:
N/A
Last D&B Refresh:
08/22/2002
Rating
Payment
Scores
Exposure
Global Corporate Exposure:
USD 6,000.00
View Family Tree
Global Ultimate D-U-N-S:
40-551-8028 NL
Domestic Ultimate D-U-N-S:
27-513-7669 FR
Parent D-U-N-S:
48-103-7638 CH
Sort By:
Sort Asc
Sort Des
Select Col
Account Nu
Customer N
DUNS Number
Total Amount Owed
Current Amount O
Pai
PTB09
test compan
275137669
USD 6000
USD 1
N/A
405518028

FIG. 11

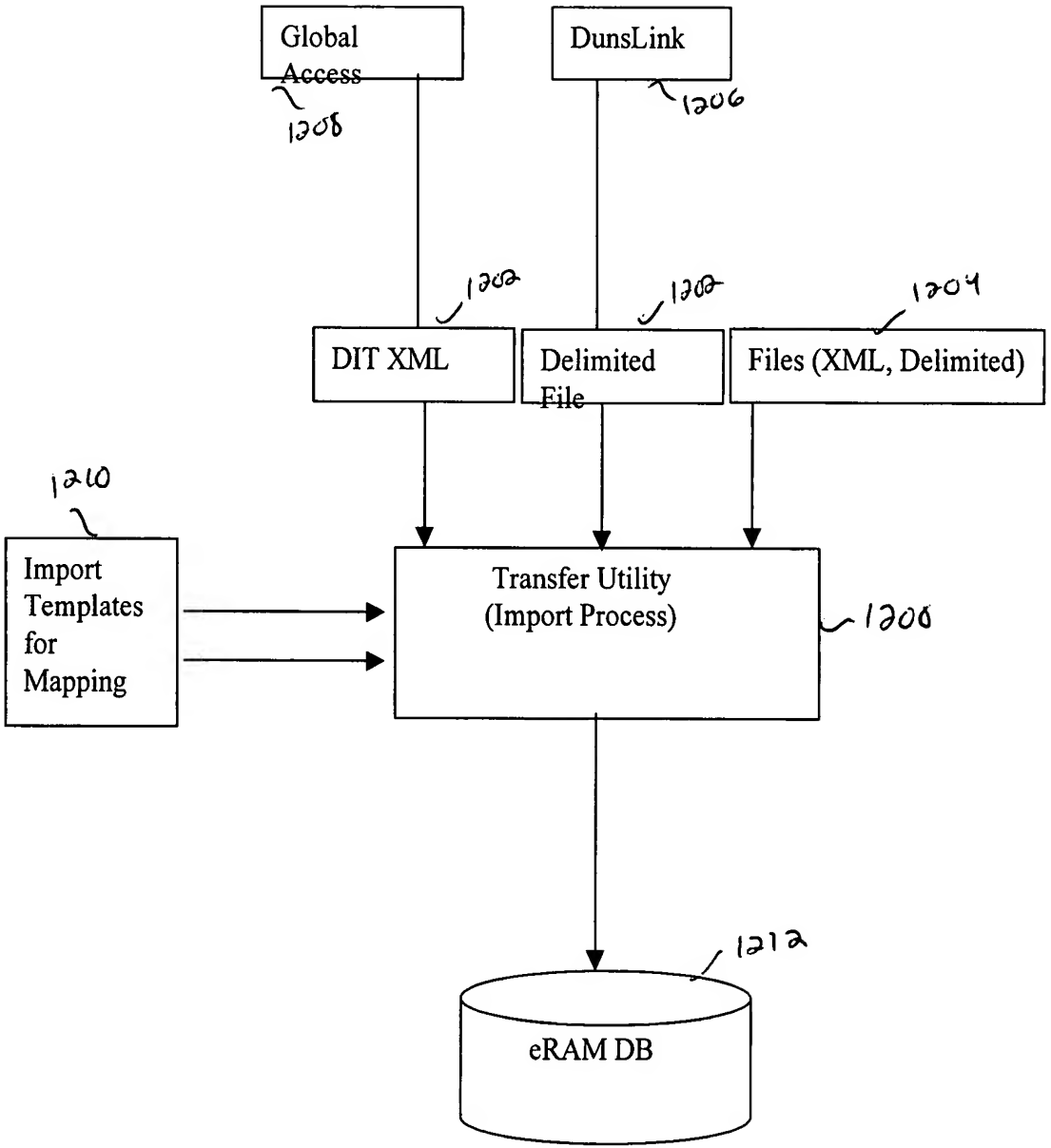

Global Access
1208
DunsLink
1206
1202
1203
1204
DIT XML
Delimited File
Files (XML, Delimited)
1210
Import Templates for Mapping
Transfer Utility (Import Process)
1200
1212
eRAM DB

FIG. 12

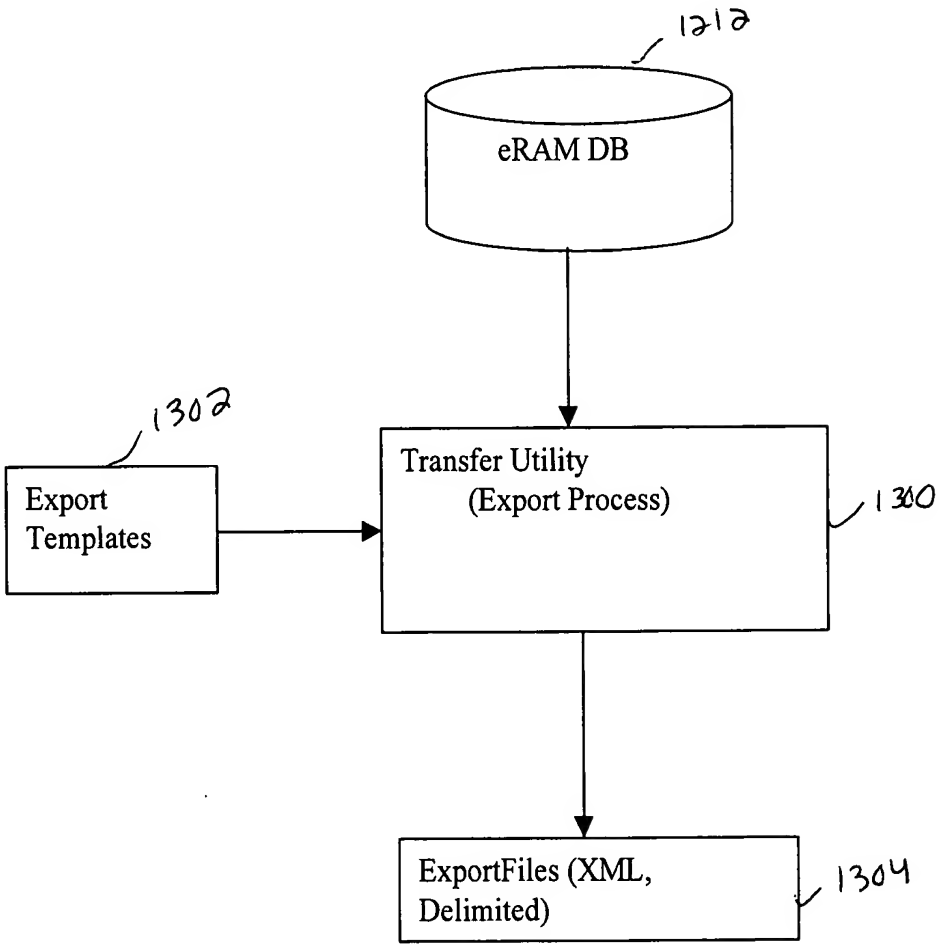

1212
eRAM DB
1302
Export Templates
Transfer Utility (Export Process)
1300
ExportFiles (XML, Delimited)
1304

FIG. 13

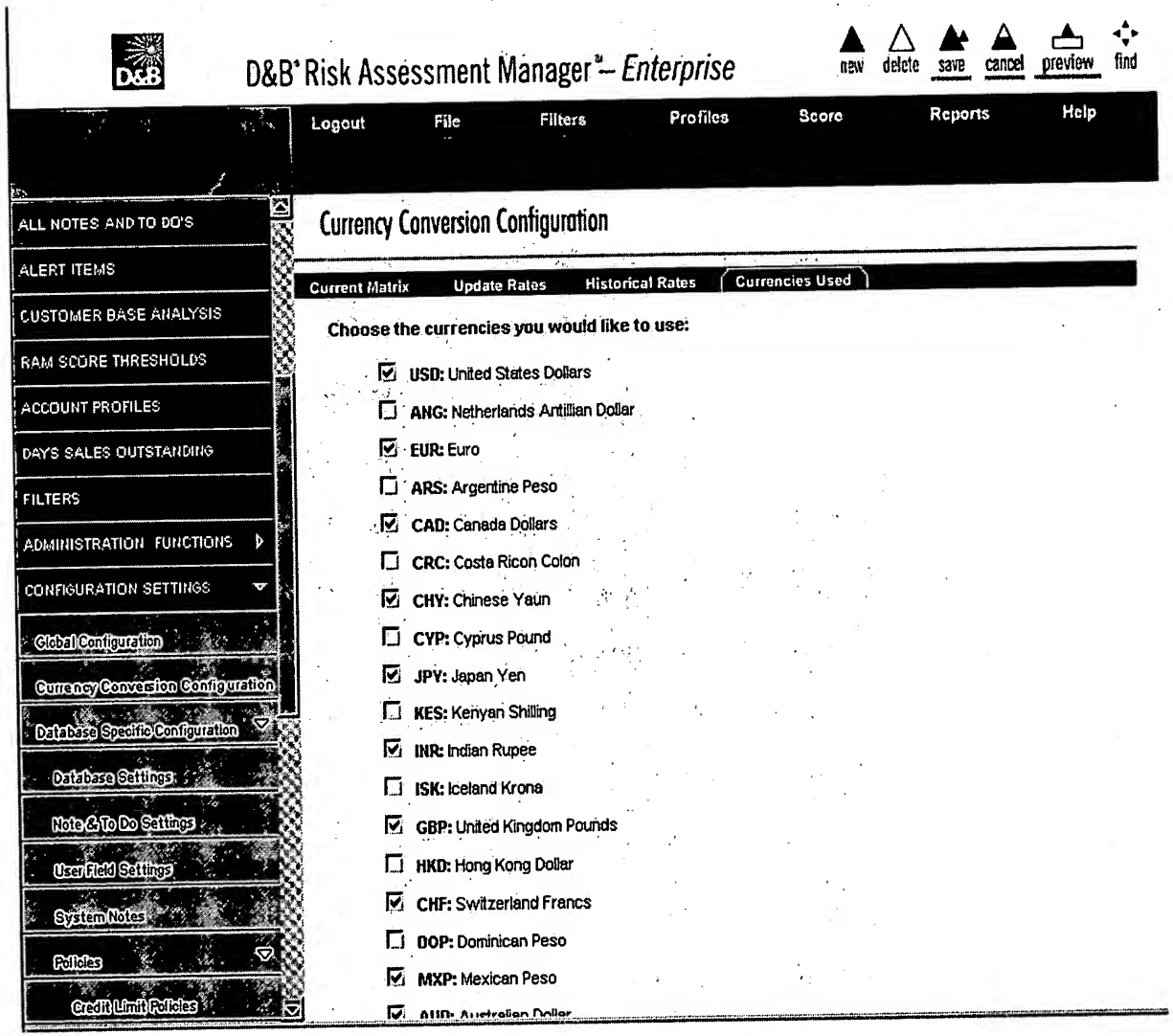
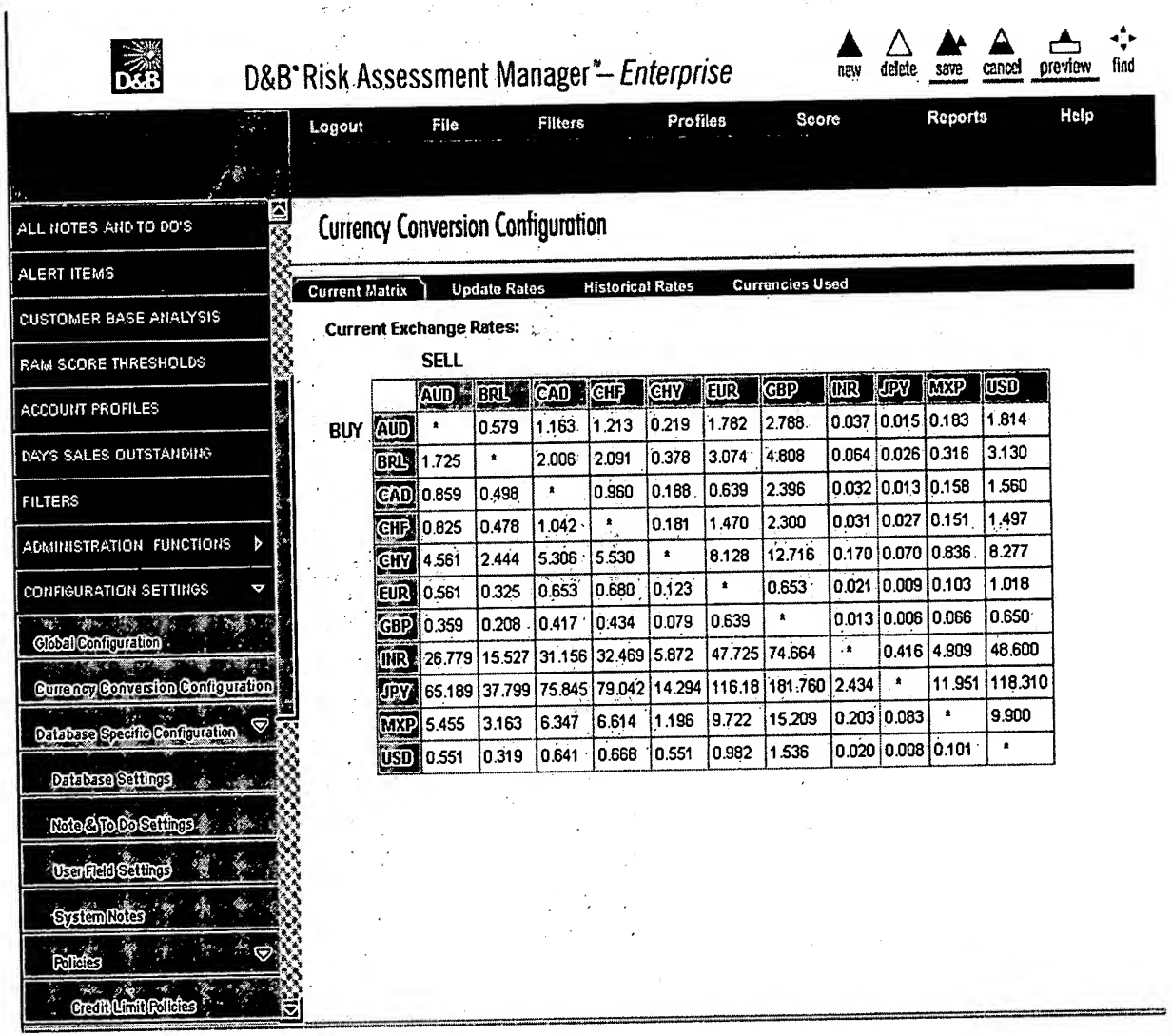

D&B
D&B® Risk Assessment Manager™ – Enterprise
new
delete
save
cancel
preview
find
Logout
File
Filters
Profiles
Score
Reports
Help
ALL NOTES AND TO DO'S
ALERT ITEMS
CUSTOMER BASE ANALYSIS
RAM SCORE THRESHOLDS
ACCOUNT PROFILES
DAYS SALES OUTSTANDING
FILTERS
ADMINISTRATION FUNCTIONS
CONFIGURATION SETTINGS
Global Configuration
Currency Conversion Configuration
Database Specific Configuration
Database Settings
Note & To Do Settings
User Field Settings
System Notes
Policies
Credit Limit Policies
Currency Conversion Configuration
Current Matrix
Update Rates
Historical Rates
Currencies Used
Choose the currencies you would like to use:
USD: United States Dollars
ANG: Netherlands Antillian Dollar
EUR: Euro
ARS: Argentine Peso
CAD: Canada Dollars
CRC: Costa Ricon Colon
CHY: Chinese Yaun
CYP: Cyprus Pound
JPY: Japan Yen
KES: Kenyan Shilling
INR: Indian Rupee
ISK: Iceland Krona
GBP: United Kingdom Pounds
HKD: Hong Kong Dollar
CHF: Switzerland Francs
DOP: Dominican Peso
MXP: Mexican Peso

FIG. 14



BUY \ SELL	AUD	BRL	CAD	CHF	CHY	EUR	GBP	INR	JPY	MXP	USD
AUD	*	0.579	1.163	1.213	0.219	1.782	2.788	0.037	0.015	0.183	1.814
BRL	1.725	*	2.006	2.091	0.378	3.074	4.808	0.064	0.026	0.316	3.130
CAD	0.859	0.498	*	0.960	0.188	0.639	2.396	0.032	0.013	0.158	1.560
CHF	0.825	0.478	1.042	*	0.181	1.470	2.300	0.031	0.027	0.151	1.497
CHY	4.561	2.444	5.306	5.530	*	8.128	12.716	0.170	0.070	0.836	8.277
EUR	0.561	0.325	0.653	0.680	0.123	*	0.653	0.021	0.009	0.103	1.018
GBP	0.359	0.208	0.417	0.434	0.079	0.639	*	0.013	0.006	0.066	0.650
INR	26.779	15.527	31.156	32.469	5.872	47.725	74.664	*	0.416	4.909	48.600
JPY	65.189	37.799	75.845	79.042	14.294	116.18	181.760	2.434	*	11.951	118.310
MXP	5.455	3.163	6.347	6.614	1.196	9.722	15.209	0.203	0.083	*	9.900
USD	0.551	0.319	0.641	0.668	0.551	0.982	1.536	0.020	0.008	0.101	*

FIG. 15

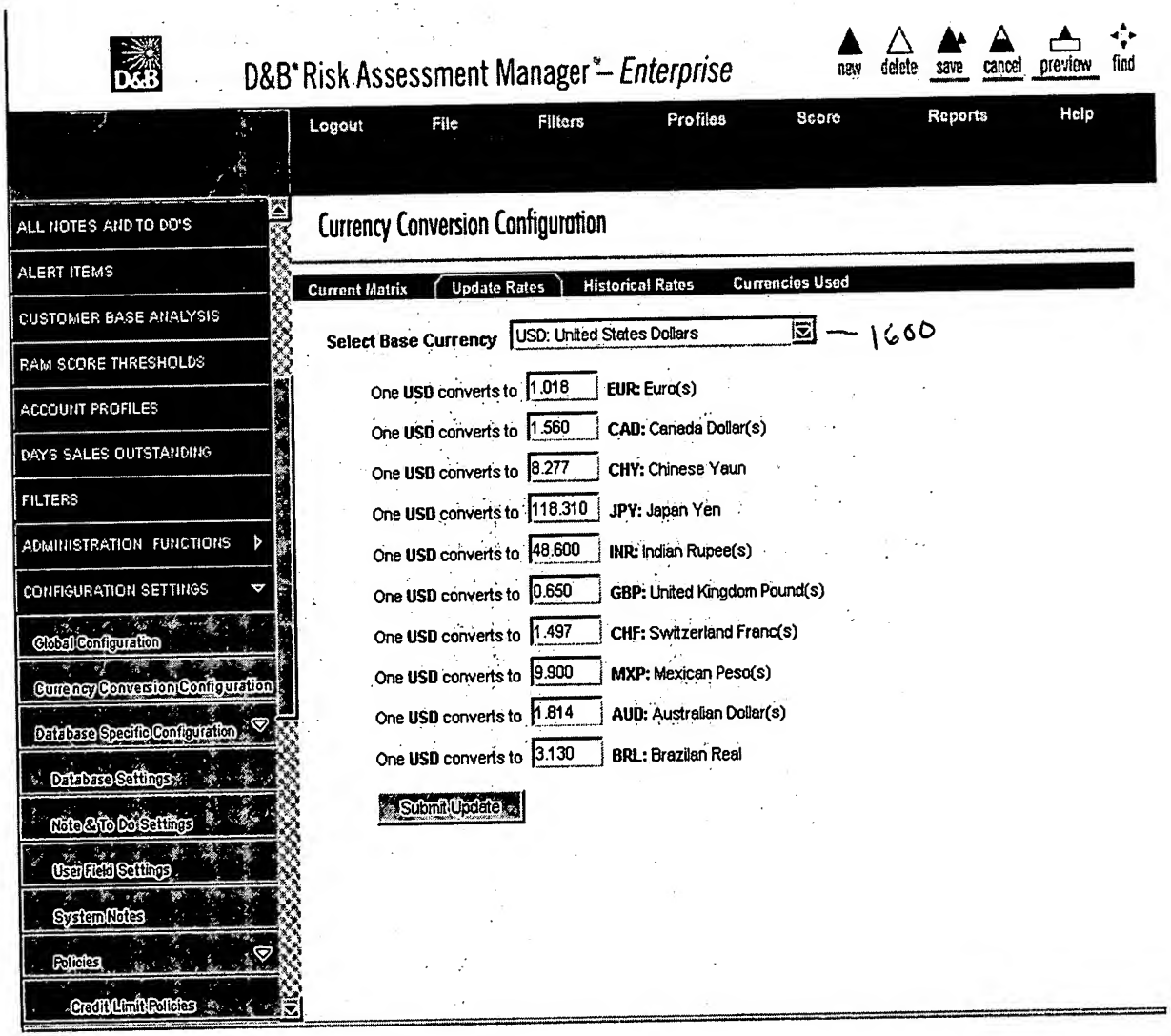
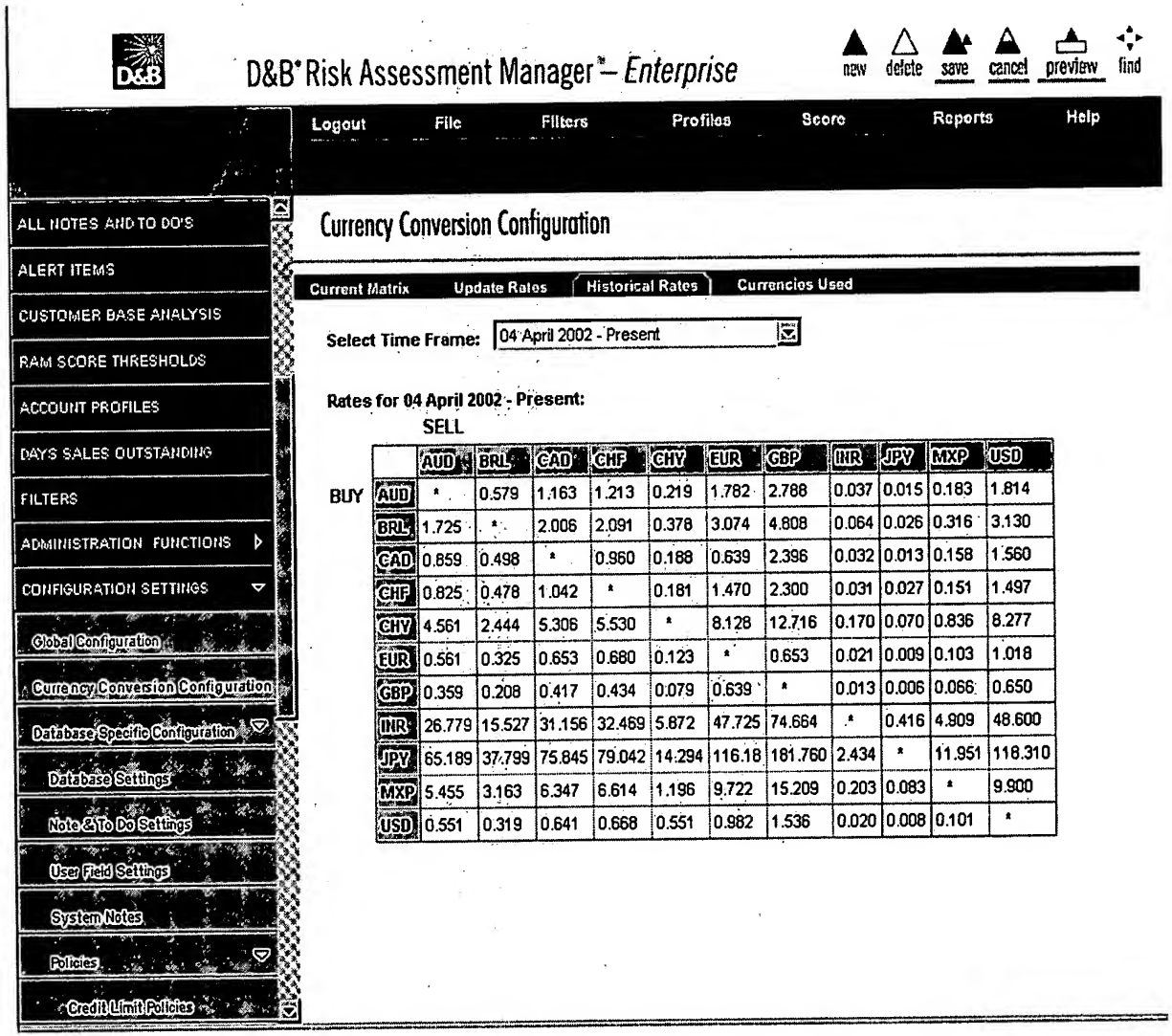

D&B Risk Assessment Manager – Enterprise
new
delete
save
cancel
preview
find
Logout
File
Filters
Profiles
Score
Reports
Help
ALL NOTES AND TO DO'S
ALERT ITEMS
CUSTOMER BASE ANALYSIS
RAM SCORE THRESHOLDS
ACCOUNT PROFILES
DAYS SALES OUTSTANDING
FILTERS
ADMINISTRATION FUNCTIONS
CONFIGURATION SETTINGS
Global Configuration
Currency Conversion Configuration
Database Specific Configuration
Database Settings
Note & To Do Settings
User Field Settings
System Notes
Policies
Credit Limit Policies
Currency Conversion Configuration
Current Matrix
Update Rates
Historical Rates
Currencies Used
Select Base Currency
USD: United States Dollars
1600
One USD converts to 1.018 EUR: Euro(s)
One USD converts to 1.560 CAD: Canada Dollar(s)
One USD converts to 8.277 CHY: Chinese Yaun
One USD converts to 116.310 JPY: Japan Yen
One USD converts to 48.600 INR: Indian Rupee(s)
One USD converts to 0.650 GBP: United Kingdom Pound(s)
One USD converts to 1.497 CHF: Switzerland Franc(s)
One USD converts to 9.900 MXP: Mexican Peso(s)
One USD converts to 1.814 AUD: Australian Dollar(s)
One USD converts to 3.130 BRL: Brazilian Real
Submit Update

FIG. 16



	AUD	BRL	CAD	CHF	CHY	EUR	GBP	INR	JPY	MXP	USD
AUD	*	0.579	1.163	1.213	0.219	1.782	2.788	0.037	0.015	0.183	1.814
BRL	1.725	*	2.006	2.091	0.378	3.074	4.808	0.064	0.026	0.316	3.130
CAD	0.859	0.498	*	0.960	0.188	0.639	2.396	0.032	0.013	0.158	1.560
CHF	0.825	0.478	1.042	*	0.181	1.470	2.300	0.031	0.027	0.151	1.497
CHY	4.561	2.444	5.306	5.530	*	8.128	12.716	0.170	0.070	0.836	8.277
EUR	0.561	0.325	0.653	0.680	0.123	*	0.653	0.021	0.009	0.103	1.018
GBP	0.359	0.208	0.417	0.434	0.079	0.639	*	0.013	0.006	0.066	0.650
INR	26.779	15.527	31.156	32.469	5.872	47.725	74.664	*	0.416	4.909	48.600
JPY	65.189	37.799	75.845	79.042	14.294	116.18	181.760	2.434	*	11.951	118.310
MXP	5.455	3.163	6.347	6.614	1.196	9.722	15.209	0.203	0.083	*	9.900
USD	0.551	0.319	0.641	0.668	0.551	0.982	1.536	0.020	0.008	0.101	*

FIG. 17

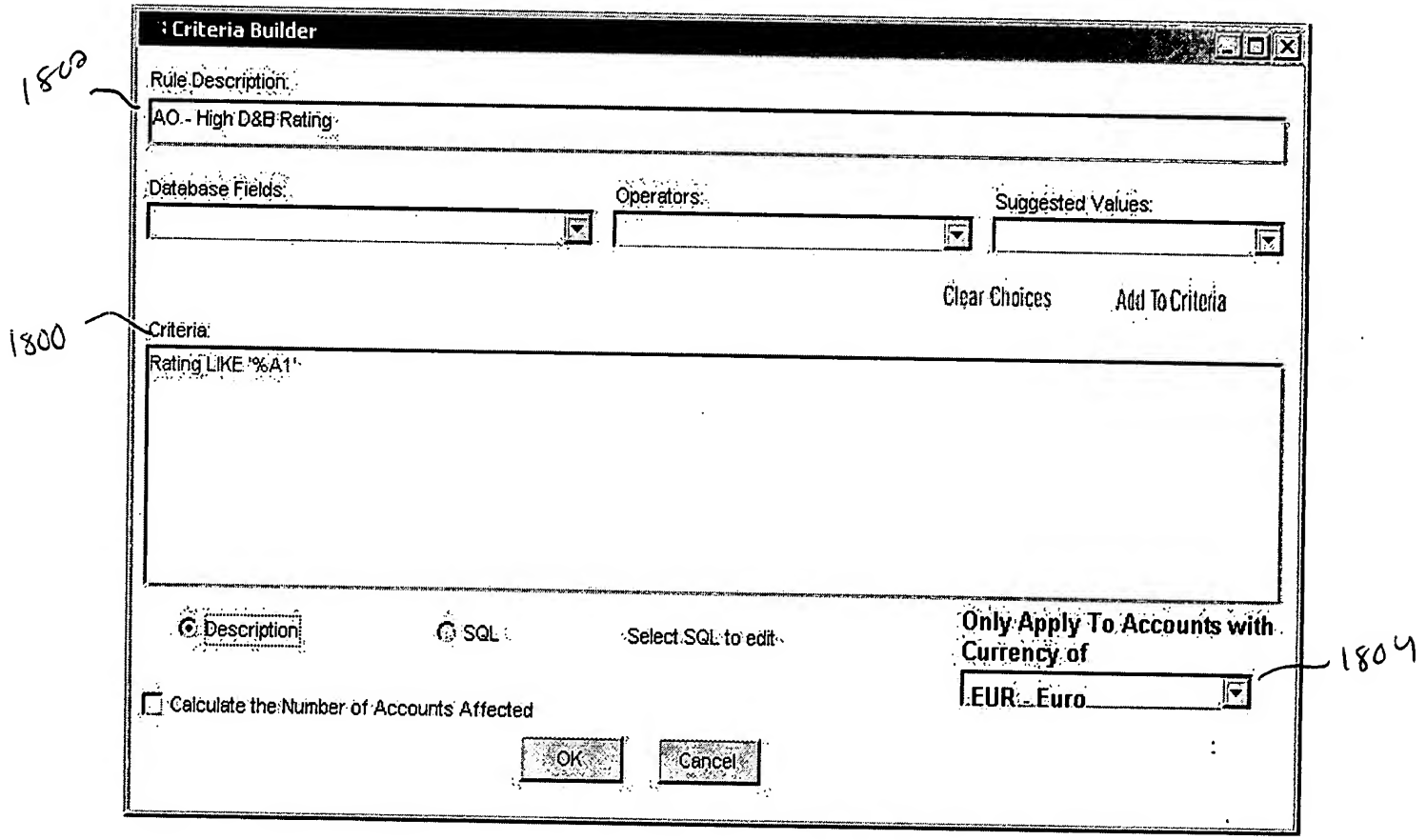

Criteria Builder
1803
Rule Description:
AO - High D&B Rating
Database Fields:
Operators:
Suggested Values:
Clear Choices
Add To Criteria
1800
Criteria:
Rating LIKE '%A1'
Description
SQL
Select SQL to edit
Only Apply To Accounts with Currency of
1804
EUR - Euro
Calculate the Number of Accounts Affected
OK
Cancel

FIG. 18